

**April 3, 2020** 

# COVID-19 Resource Guide The CARES Act and Local Resources

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#### A Note From Congresswoman Ann Kirkpatrick



Dear Friend,

We are fighting against an aggressive virus that has completely halted our normal way of life and put Americans in hospital rooms like never before. This is an unprecedented time and it must be met with unprecedented action. We are in a war and we need to equip those on the front lines; every action from the federal government must be thoughtful and aggressive. I want you to know that I am fighting for you in Congress. Since the beginning of this outbreak, my priority has been fighting for protections for families, workers, small businesses, and our health care professionals who are so bravely rising to the occasion.

Stimulus packages such as the CARES Act help provide that relief. This guide is a reference tool, in which you will find a compilation of existing state and federal resources.

As the crisis evolves, my office will be updating our COVID-19 tab on my website Kirkpatrick.house.gov. Please feel free to reach out to my team as well — we are here to help. Stay safe and healthy.

Sincerely,

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Ann Kirkpatrick

U.S. Representative



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# **QUICK GUIDE**

For an immediate, life-threatening emergency, call 911

For non-emergency assistance, call 211

Small Business Administration (SBA) Disaster Assistance Center: 1-800-659-2955; online at http://www.sba.gov/content/disaster-assistance

FEMA Region IX (Arizona, California, Hawaii, Nevada, & the Pacific Islands): Regional News Desk at (510) 627-7006; online at <a href="https://www.fema.gov/fema-region-ix-arizona-california-hawaii-nevada-pacific-isl">https://www.fema.gov/fema-region-ix-arizona-california-hawaii-nevada-pacific-isl</a> ands

American Red Cross: Disaster and Emergency Assistance: https://www.redcross.org/gethelp.html

Arizona Department of Emergency and Military Affairs (602) 267-2700; online at <a href="https://dema.az.gov/emergency-management">https://dema.az.gov/emergency-management</a>

Arizona Department of Economic Security, 520-791-2722 or visit des.az.gov

For assistance please visit my website at www.kirkpatrick.house.gov



#### I. Unemployment Insurance

The CARES Act expanded existing state unemployment insurance (UI) by \$600. This means that instead of the maximum UI benefit being \$240 a week in Arizona, it is now \$840. Arizona's UI eligibility has been expanded to those who have lost employment because of coronavirus, as well as self-employed individuals, but existing income, work history, and residency eligibility requirements are still in place.

Read more about eligibility here:

https://des.az.gov/content/ui-benefit-claims-determining-eligibility

Apply for unemployment benefits here:

https://des.az.gov/services/employment/unemployment-individual

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# **II. Direct Payments**

Individuals making up to \$75,000 (\$150,000 for married workers) will receive payments of \$1,200 with an additional \$500 payment per minor child. The payments decrease ratably and stop altogether for single workers making more than \$99,000 (\$198,000 for married workers and \$218,000 for a family of four.)

Families with children or dependents under 17 will receive an additional \$500 per child or dependent.



Individuals who have not filed taxes last year can still file for taxes this year and qualify if they have federally-taxable income. If they did not file taxes in either year, they will still receive a check if they received an SSA-1099/RRB-1099 form for Social Security benefits.

The IRS will first be issuing the stimulus payments to Americans that receive their tax refunds through direct deposit. In Mid-April, about 60 million payments will be sent to those individuals through direct deposit. Three weeks from then, the IRS will begin issuing paper checks to remaining individuals at a rate of about 5 million checks per week. Paper checks will be issued in reverse income order, so that people with the lowest incomes will receive their paper checks first. The IRS could take up to 20 weeks to send all of the paper checks out.

Contact your local IRS office here <a href="https://www.irs.gov/help/contact-your-local-irs-office">https://www.irs.gov/help/contact-your-local-irs-office</a>

# III. Food Assistance, Food Banks, School Meals

#### Food Assistance, Food Banks

Supplemental Nutrition Assistance Program (SNAP), more commonly known as food stamps, ensures that Americans receive the food they need, especially if they are newly unemployed. Congress has invested in SNAP in the last three bills to help Americans put food on the table during this crisis.



Congress has now secured \$850 million in emergency funding for The Emergency Food Assistance Program (TEFAP) to help food banks face increased utilization and demand in countless communities across the country due to the coronavirus.

#### Apply for food assistance here:

https://des.az.gov/services/basic-needs/food/nutrition-assistance-formerly-food-sta mp-program

Or to find food assistance near you, call the USDA National Hunger Hotline 1-866-3-HUNGRY/1-877-8-HAMBRE

Southern Arizona Foodbank: <a href="https://www.communityfoodbank.org/get-help">https://www.communityfoodbank.org/get-help</a>

Interfaith Community Services Food Bank: <a href="https://www.icstucson.org/what-we-do/emergency-assistance/food-bank/">https://www.icstucson.org/what-we-do/emergency-assistance/food-bank/</a>

#### **School Meals**

Although schools are closed for the rest of the school year, many school districts are still offering free breakfast and lunch for students. Below is a list of school districts and locations offering free meals for students 18 and under. There are no requirements other than that the child be present at the meal pickup.

Click here for a full the full list of schools, locations, and times: <a href="https://www.azhealthzone.org/summerfood">https://www.azhealthzone.org/summerfood</a>



#### IV. Homeowner and Renters Protections

**Mortgage Forbearance:** Homeowners with FHA, USDA, VA, or Section 184 or 184A mortgages (for members of federally-recognized tribes) and those with mortgages backed by Fannie Mae or Freddie Mac have the right to request forbearance on their payments for up to 6 months, with a possible extension for another 6 months without fees, penalties, or extra interest. Homeowners should contact their mortgage servicing company directly.

Eviction Protections: Renters residing in public or assisted housing, or in a home or apartment whose owner has a federally-backed mortgage, and who are unable to pay their rent, are protected from eviction for 4 months. Property owners are also prohibited from issuing a 30-day notice to a tenant to vacate a property until after the 4-month moratorium ends. This protection covers properties that receive federal subsidies such as public housing, Section 8 assistance, USDA rural housing programs, and federally-issued or guaranteed mortgages. Renters whose landlord is not abiding by the moratorium should contact the relevant federal agency that administers their housing program or their local Legal Aid office.

For housing, rent, or facilities assistance visit or call:

Community Action Partnership, 520-724-2667

<a href="https://www.needhelppayingbills.com/html/pima\_county\_community\_action\_a.html">https://www.needhelppayingbills.com/html/pima\_county\_community\_action\_a.html</a>

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Chicanos Por La Causa, 520-882,0018 Cplc.org



# V. Energy Assistance For Low Income Families

The CARES Act includes \$900 million to help low income Americans and their families heat and cool their homes.

To learn more about the Low Income Home Energy Assistance Program (LIHEAP) call (602) 542-6620 or visit

https://des.az.gov/services/basic-needs/shelter-housing/utility-assistance

# VI. Small Business, Forgivable Loans, and Grants

The CARES Act allocated \$350 billion for a new SBA loan program called the Paycheck Protection Program (PPP). These loans are available to small businesses with 500 or fewer employees, 501(c)(3) non profits, 501(c)(19) veterans organizations, as well as self-employed workers, independent contractors, and sole-proprietors. PPP loans are forgivable, but a borrower must maintain their payroll and to qualify for forgiveness.

Visit kirkpatrick.house.gov to read FAQs on Small Business Loans or visit <a href="https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program-ppp">https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program-ppp</a> to find a lender.



# VII. Paid Sick and Family Leave Tax Credit

An employee retention tax credit is available for struggling businesses that are not eligible or choose not to participate in the new SBA Paycheck Protection Program. Any business that has been forced to fully or partially suspend operations, or that has seen a significant drop in revenues is eligible for a 50-percent credit for wages paid to furloughed or reduced-hour employees. For businesses with 100 employees or less, the credit is based on all wages paid, regardless of whether an employee is furloughed. There is an overall limit on wages per employee of \$10,000. The credit can be claimed against the business's quarterly payroll tax liability and is fully refundable to the extent of excess.

Refundable tax credits are available for independent contractors who would have qualified for coronavirus related paid leave if they were employees. IRS will be posting information soon on these credits on its website (www.irs.gov), including information on how to claim these credits. 50 percent of certain self-employment taxes are deferred through the end of 2020. Deferred taxes will not become due until end of 2021 and end of 2022, with 50% of the liability being paid at each date.

For more information, visit kirkpatrick.house.gov or

https://www.irs.gov/newsroom/treasury-irs-and-labor-announce-plan-to-implement -coronavirus-related-paid-leave-for-workers-and-tax-credits-for-small-and-midsize -businesses-to-swiftly-recover-the-cost-of-providing-coronavirus



#### VIII. Student Loan Relief for Borrowers

If you have student loan debt, Congress secured several options outlined below for borrowers that help provide relief through September 30, 2020. During this period, a borrower will be able to:

- Pause payments for federal student loan borrowers who have Direct Loans and Federal Family Education Loan (FFEL), which means these borrowers will not be required to make any payments toward outstanding interest or principal balance.
- Suspend interest accrual for such loans so that these balances don't accrue.
- Avoid forced collections such as garnishment of wages, tax refunds, & Social Security benefits.
- Halt negative credit reporting.
- Ensure a borrower continues to receive credit toward Public Service Loan Forgiveness, Income-Driven Repayment forgiveness, and loan rehabilitation.

For more information, visit <a href="https://studentaid.gov/announcements-events/coronavirus">https://studentaid.gov/announcements-events/coronavirus</a>



# IX. Indian Country

Congress secured over \$1 billion in critically needed resources to the Indian Health Service (IHS), an \$8 billion relief fund at the Department of Treasury to assist tribes with costs incurred in the response to the coronavirus pandemic, \$453 million to the Bureau of Indian Affairs (BIA) for essential tribal governmental and to aid individual Native Americans, \$300 million for programs within the Department of Housing and Urban Development's Office of Native American Programs.

The legislative package also makes tribal business concerns eligible for SBA loans of up to \$10 million and SBA grants of up to \$10,000 for payroll costs to retain workers (including paid leave, health care, and other costs), and other expenses such as rent, mortgage interest, and utilities. Tribes will be reimbursed for one-half of incurred unemployment benefit costs through December 31, 2020.

For more information on coronvirus Tribal funding, visit <a href="https://naturalresources.house.gov/coronavirus-resources">https://naturalresources.house.gov/coronavirus-resources</a>

#### X. Veterans

Congress provided robust emergency funding to ensure the Department of Veterans Affairs (VA) has the equipment, tests, and support services – including setting up temporary care sites, mobile treatment centers and increasing telehealth visits to allow more veterans to get care at home – necessary to provide veterans with the additional care they need.



#### Sierra Vista VA Clinic

101 North Coronado Drive, Suite A

Sierra Vista, AZ 85635-6359

**Main Number:** 520-459-1529 **Mental Health:** 520-459-1529

#### XI. Medical Equipment Donations

Donations of unused medical supplies and PPE are in high demand. All donations must be in an unopened, sealed container or box. Requested donations include:

- Masks (N95 and surgical/procedural)
- Disinfecting wipes (Clorox, Lysol, other brands)
- Alcohol-based cleaning wipes such as Sani-cloth wipes
- Non-latex gloves (nitrile)
- o Protective face shields or goggles that can be worn over glasses
- Isolation, surgical or cover gowns, and protective Tyvek or similar fabric disposable coveralls
- Head and shoe covers
- Non-perfumed hand sanitizer appropriate for use in a clinical setting, with greater than 60% ethanol alcohol or 70% isopropanol (No gels containing glitter)
- o Paper towels
- Liquid hand soap
- Homemade masks for optional social-comfort use by Banner's health care workers (not to be used while providing medical care)



#### Donations can be made at:

**Tucson:** Banner Home Health, 575 E River Rd, Monday through Friday, 10 a.m. to 2 p.m.

**Tucson:** Southwest Medical Aid, Tucson, (520) 622-2938, Monday through Friday, 9 a.m. to 4 p.m.

**Bisbee:** Please email at angarcia@cqch.org or (520) 432-6466 to contact our staff to coordinate drop off times

**Sierra Vista:** Please call Canyon Vista Medical Center at 520-263-2000 to coordinate a donation drop off (only accepting disposable masks)

**Tempe:** Banner Payson Medical Center, in front of the administration building, at 807 S. Ponderosa St in Payson from 9 a.m. to noon Tuesdays, Wednesdays, and Thursdays

**Tempe:** 100 W. 14th St., Building T3 in Tempe on weekdays from 9 a.m. to 3 p.m.

